

Dear Board of Governors of the Federal Reserve System,

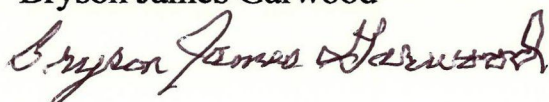
2009-08-22

I would like to voice my displeasure with the Credit Card Act of 2009 (the act) and specifically Regulation Z Rule. **Have we lost all common sense or have we again been bought and paid for by a special interest group?** A little forethought of Congress may have inspired someone there to weigh the Pro's & Con's of this legislation. I'm sure there are much more important issues that our Congress and Federal Reserve System could be addressing. I want to work with my Credit Union as I have in the past, choosing my payment dates to correspond with my income dates. This whole mess has the stench of the Banking System and we all are aware of how they feel about Credit Unions.

Our Government is not Of The People, For The People and By The People. It is controlled by Lobbyists, Special Interest Groups, Greed and A Partisan Political System. **We need less governmental intrusions into our lives, not more.** Thank you for allowing me to express my opinions.

Sincerely,

Bryson James Garwood

A handwritten signature in dark ink, appearing to read "Bryson James Garwood", written in a cursive style.